

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Joseph M. Novella  
Christine Novella**  
Debtor(s)

Bankruptcy Case No.: 13-70757-JAD

Chapter: 13  
Docket No.: 113 - 109

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 1st of May, 2019, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 6/3/19**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **6/12/19 at 11:00 AM in Courtroom B, First Floor, Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **6/3/19**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

**\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Joseph M. Novella  
Christine Novella  
DebtorsCase No. 13-70757-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur  
Form ID: 408Page 1 of 3  
Total Noticed: 48

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db/jdb  
cr +Joseph M. Novella, Christine Novella, 261 Front Street, Cherry Tree, PA 15724-9501  
+BENEFICIAL CONSUMER DISCOUNT COMPANY, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883

cr +U.S. National Bank Association, et al, c/o Stern & Eisenberg, PC, 1581 Main Street,  
Suite 200, Warrington, PA 18976-3403

13735057 +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410

13735059 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

13735060 +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602

13735061 +Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, Brandon, FL 33510-3942

13735066 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241

13735071 +Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,  
Conshohocken, PA 19428-2395

13975811 +HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188

13782996 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188

13735072 +Hsbc/Boscv, Po Box 4274, Reading, PA 19606-0674

13750413 +I C Federal Cr Un, 2340 Warren Rd Ste 209, Indiana, PA 15701-2413

13735075 +Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610

13735076 +Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062

13735079 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284

13735080 +Sears/Chna, Po Box 6189, Sioux Falls, SD 57117-6189

14421419 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

13777361 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

13750422 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860

13735081 +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

13735083 +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com May 02 2019 03:37:46 Peritus Portfolio Service,  
POBox 141419, Irving, TX 75014

cr E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:28:55  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605

13735058 +E-mail/Text: bncmail@w-legal.com May 02 2019 03:36:59 Back Bowl I LLC,  
c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

13735062 +E-mail/Text: notices@burt-law.com May 02 2019 03:37:43 Burton Neil & Associates,  
1060 Andrew Drive, #170, West Chester, PA 19380-5600

13735063 +E-mail/Text: bncmail@w-legal.com May 02 2019 03:36:59 Candica,  
C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,  
Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132

13735064 +E-mail/Text: bnc@bass-associates.com May 02 2019 03:35:15 Capital One, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

13750401 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:31:46 Capital Recovery II,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13750402 +E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:28:54 Capital Recovery IV LLC,  
c/o Recovery Management System Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13735065 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:30:18 Capital Recovery V,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

13780352 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:28:55 Capital Recovery V LLC,  
c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, Florida 33131-1605

13750405 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 02 2019 03:35:44 Comenity Bank/Vctrssec,  
Po Box 182789, Columbus, OH 43218-2789

13735067 +E-mail/PDF: gecsed@recoverycorp.com May 02 2019 03:29:57 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh,  
Miami, FL 33131-1605

13735068 E-mail/PDF: gecsed@recoverycorp.com May 02 2019 03:29:57 Gecrib/Jcp, Po Box 984100,  
El Paso, TX 79998

13735069 +E-mail/PDF: gecsed@recoverycorp.com May 02 2019 03:31:29 Gecrib/Old Navy, Po Box 981400,  
El Paso, TX 79998-1400

13735070 +E-mail/PDF: gecsed@recoverycorp.com May 02 2019 03:29:59 Gecrib/Walmart Dc, Po Box 981400,  
El Paso, TX 79998-1400

13735074 +E-mail/PDF: resurgentbknofications@resurgent.com May 02 2019 03:30:21 LVNV Funding,  
Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675

13804571 E-mail/PDF: resurgentbknofications@resurgent.com May 02 2019 03:30:22  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13735073 +E-mail/PDF: resurgentbknofications@resurgent.com May 02 2019 03:29:00 Lvnv Funding,  
Po Box 740281, Houston, TX 77274-0281

13775974 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 02 2019 03:30:14  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-7

User: jfur  
Form ID: 408

Page 2 of 3  
Total Noticed: 48

Date Rcvd: May 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14077150 E-mail/Text: peritus@ebn.phinsolutions.com May 02 2019 03:37:46  
Peritus Portfolio as Assignee for NCEP llc, POBox 141419, Irving TX 75014-1419  
13735077 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:35:55 Quantum3 Group LLC,  
P.O. Box 788, Kirkland, WA 98083-0788  
13758280 E-mail/Text: bnc-quantum@quantum3group.com May 02 2019 03:35:55  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13735078 +E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:28:54 Recovery Management Systems Corp.,  
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13743041 E-mail/PDF: rmscedi@recoverycorp.com May 02 2019 03:30:18  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13735082 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 02 2019 03:35:44 Wfnnb/Victorias Secret,  
Po Box 182128, Columbus, OH 43218-2128  
13750406 +E-mail/Text: bnc@bass-associates.com May 02 2019 03:35:15 eCAST Settlement Corp.,  
c/o Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Beneficial Consumer Discount Company  
cr U.S. Bank National Association, as indenture trust  
cr\* +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883  
13750393\* +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
13750395\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
13750394\* +Back Bowl I LLC, c/o Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132  
13750397\* +Beneficial Consumer Discount Company, 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
13750396\* +Beneficial Consumer Discount Company, 2929 Walden avenue, Depew, NY 14043-2602  
13750398\* +Burton Neil & Associates, 1060 Andrew Drive, #170, West Chester, PA 19380-5600  
13750399\* +Candica, C/O Weinstein and Riley, PS, 2001 Western Avenue, Suite 400,  
Attn: Richard S. Ralson, Esquire, Seattle, WA 98121-3132  
13750400\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,  
Tucson, AZ 85712-1083  
13750403\* Capital Recovery V, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13750404\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13750407\* +GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120,  
Attn: Ramesh Singh, Miami, FL 33131-1605  
13750408\* +Gecrb/Jcp, Po Box 984100, El Paso, TX 79998  
13750409\* +Gecrb/Old Navy, Po Box 981400, El Paso, TX 79998-1400  
13750410\* +Gecrb/Walmart Dc, Po Box 981400, El Paso, TX 79998-1400  
13750411\* +Gordon & Weinberg, P.C., c/o Frederic I. Weinberg, Esquire, 1001 E. Hector Street, Ste 220,  
Conshohocken, PA 19428-2395  
13750412\* +Hsbc/Boscv, Po Box 4274, Reading, PA 19606-0674  
13750415\* +LVNV Funding, Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
13750414\* +Lvnv Funding, Po Box 740281, Houston, TX 77274-0281  
13750416\* +Mann Bracken,, 4660 Trindle Road, Suite 300, Camp Hill, PA 17011-5610  
13750417\* +Michaels, Louis, & Associates, P.O. Box 1062, Moon Township, PA 15108-6062  
13750418\* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788  
13750419\* +Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13750420\* Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284  
13788754\* +Santander Consumer USA, Po Box 560284, Dallas, TX 75356-0284  
13750421\* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
14421420\* +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
13750423\* +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700  
13750424\* +Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128  
13750425\* +Wolpoff & Abramson, Two Irvington Centre, 702 King Farm Blvd, Rockville, MD 20850-5915  
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
TOTALS: 2, \* 30, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: jfur  
Form ID: 408

Page 3 of 3  
Total Noticed: 48

Date Rcvd: May 01, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Celine P. DerKrikorian on behalf of Creditor Beneficial Consumer Discount Company  
ecfmail@mwc-law.com  
Christopher M. McMonagle on behalf of Creditor U.S. National Bank Association, et al  
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com  
Elizabeth Lamont Wassall on behalf of Creditor Beneficial Consumer Discount Company  
pabk@logs.com, ewassall@logs.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Christine Novella ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Joseph M. Novella ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8